What is claimed is:

1. A method of marketing comprising:

determining a cost of at least one item ordered by a user;

calculating an amount of credit for use by the user to defray costs of its marketing activities, the amount of credit being based on a cost of the ordered item; providing data relating to the amount of credit to a computer system; and generating a web page using the data provided to the computer system, the web page displaying the amount of credit available to the user for its marketing activities.

- The method of claim 1 wherein the marketing activities comprise at least one of advertising, merchandising or promotions.
- 3. The method of claim 1 further comprising establishing an online link on the web page, wherein selection of the online link initiates another web page that displays at least one of the following: a cost of each item ordered by the user, an accrual rate used to determine an amount of credit for each item ordered by the user, an amount of credit already approved for use by the user, and pending request(s) for expenditures from the user.
- 4. The method of claim 1 further comprising determining bonus credit earned by the user by performing tasks, the bonus credit being used by the user to defray costs of its marketing activities.

- The method of claim 4 wherein the tasks performed by the user to earn bonus credit comprise advertising a certain item during a predetermined time period.
- 6. The method of claim 4 wherein the tasks performed by the user to earn bonus credit comprise advertising a certain item for at least a predetermined price.
- 7. A method of implementing a marketing program for item(s) being sold by a user, the method comprising:

generating an internet web page using a computer system, the web page being accessible by the user;

determining a cost of an item ordered by the user;

calculating an amount of credit based on the cost of the item ordered by the user, the amount of credit being for use by the user to defray costs associated with marketing the item(s) being sold by the user; and

displaying, via the web page, the amount of credit available for use by the user.

- 8. The method of claim 7 wherein marketing the item(s) being sold by the user comprises at least one of advertising the item(s), merchandising the item(s) and conducting a promotion of the item(s).
- 9. The method of claim 7 further comprising establishing an online link on the web page, wherein selection of the online link initiates display of another web page that displays at least one of the following: a cost of each item ordered by the user, an accrual rate used to determine an amount of credit for each item ordered by the user,

an amount of credit already approved for use by the user, and pending request(s) for expenditures from the user.

- 10. The method of claim 7 further comprising determining bonus credit earned by the user by performing tasks, the bonus credit being used by the user to defray costs of its marketing activities.
- 11. The method of claim 10 wherein the tasks performed by the user to earn bonus credit comprise advertising a certain item during a predetermined time period.
- 12. The method of claim 10 wherein the tasks performed by the user to earn bonus credit comprise advertising a certain item for at least a predetermined price.
- 13. A method of marketing comprising:

determining a cost of at least one item ordered by a user;

calculating an amount of credit for use by the user to defray costs of its marketing activities, the amount of credit being based on a cost of the ordered item;

determining an amount of bonus credit also for use by the user to defray costs of its marketing activities, the bonus credit being earned by the user if the user has advertised, merchandised or promoted a certain item;

calculating a total amount of credit by adding the amount of credit based on the cost of the ordered item and the bonus credit;

providing data relating to the total amount of credit to a computer system; and

generating a web page using the data provided to the computer system, the web page displaying at least the total amount of credit available to the user for its marketing activities.

- 14. The method of claim 13 wherein the bonus credit is earned if the user has advertised a certain item during a predetermined period of time.
- 15. The method of claim 13 wherein the bonus credit is earned if the user has advertised a certain item for at least a predetermined price.
- 16. A method of implementing a marketing program for items being sold by a user, the method comprising:

generating an internet web page using a computer system, the web page being accessible by the user;

determining a cost of an item ordered by the user;

calculating an amount of first credit based on the cost of the item ordered by the user, the amount of first credit being for use by the user to defray costs associated with marketing the items being sold by the user;

determining an amount of bonus credit also for use by the user to defray costs of its marketing activities, bonus credit being earned if the user has advertised, merchandised or promoted a certain item;

calculating a total amount of credit by adding the first credit and the bonus credit:

displaying, via the web page, at least the total amount of credit available for use by the user to defray costs of its marketing activities.

- 17. The method of claim 16 wherein the bonus credit is earned if the user has advertised, merchandised or promoted a certain item during a predetermined period of time.
- 18. The method of claim 13 wherein the bonus credit is earned if the user has advertised a certain item for at least a predetermined price.

## 19. A method of marketing comprising:

determining an amount of credit to be awarded to a user to defray costs of its marketing activities

determining whether the user is entitled to the credit by determining whether the user has advertised, merchandised or promoted a certain item;

providing data relating to the amount of credit awarded to the user to a computer system; and

generating a web page using the data provided to the computer system, the web page displaying at least the amount of credit available to the user to defray the costs of its marketing activities.

- 20. The method of claim 19 wherein the credit is awarded to the user if the user has advertised, merchandised or promoted a certain item during a predetermined period of time.
- 21. The method of claim 19 wherein the credit is awarded to the user if the user has advertised a certain item for at least a predetermined price.

22. A method of implementing a marketing program for items being sold by a user, the method comprising:

generating an internet web page using a computer system, the web page being accessible by the user;

determining an amount of credit to be awarded to a user to defray costs of its marketing activities;

determining whether the user is entitled to the credit by determining whether the user has advertised, merchandised or promoted a certain item;

providing data relating to the amount of credit awarded to the user to a computer system; and

displaying, via the web page, at least the amount of credit available for use by the user to defray costs of its marketing activities.

- 23. The method of claim 22 wherein the credit is awarded to the user if the user has advertised, merchandised or promoted a certain item during a predetermined period of time.
- 24. The method of claim 22 wherein the credit is awarded to the user if the user has advertised a certain item for at least a predetermined price.